SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 41884 - SAN FRANCISCO-SAN MATEO-REDWOOD CITY, CA

		Loans	on 1- to 4-F	amily and M	anufactured	Home Dwe	ellings				Nanagau			_	
CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/	Hor FHA, FSA/I	me Purchas	se Loans Conve	ntional	Refinar	ncings	Home Imp Loa		Loans on For 5 o Fam	r More	Nonoccu Loans F Columns A and I	rom ., B, C	Loans Manufactur Dwelling	red Home is From	
(STATE/COUNTY/TRACT NUMBER)	,								_			,	Columns A		
_	A			3	C	:	D		E		F		G		
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
CA/SAN FRANCISCO COUNTY/0129.01															
LOANS ORIGINATED							1	2295			1	2295			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
CA/SAN FRANCISCO COUNTY/0210.00															
LOANS ORIGINATED			1	1610)						1	1610			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
CA/SAN MATEO COUNTY/6087.00															
LOANS ORIGINATED							1	1000							
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
MSA/MD(TOTAL)															
LOANS ORIGINATED			1	1610)		2	3295			2	3905			
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
INVALID GEOGRAPHIC IDENTIFIERS 2/															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

MSA/MD: 41884 - SAN FRANCISCO-SAN MATEO-REDWOOD CITY, CA

		Loans	on 1- to 4-Fa	amily and M	1anufactured	Home Dwe	ellings								
DISPOSITION OF APPLICATIONS	Hor	me Purchas	se Loans		- Refinan	icinas	Home Imp	rovement	Loans on For 5 o		Nonoccu Loans F	rom	Loans Manufactur	red Home	
	FHA, FSA/I	RHS & VA	Conve	ntional	Reiliai	ioniga	Loa			ilies	Columns / and		Dwelling Columns A		
_	А	<u> </u>	E	3	C)	E	<u> </u>	F		G	<u> </u>	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
VALID MSA/MD NUMBERS 2/															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

INSTITUTION: 0000057510 - 3 AVIDBANK MSA/MD: 41884 - SAN FRANCISCO-SAN MATEO-REDWOOD CITY, CA

RACE AND GENDER 5/ 18/ 19/	Applica Receive			ans nated	Apps. App Not Ac		Applica Den		Applica Withdr			osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	1	1610	1	1610								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	1610	1	1610								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

INSTITUTION: 0000057510 - 3 AVIDBANK MSA/MD: 41884 - SAN FRANCISCO-SAN MATEO-REDWOOD CITY, CA

	Applica			ans	Apps. App		Applic		Applica			osed For
ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Receiv	ed 20/	Origi	nated	Not Ac	cepted	Der	ied	Withdr	awn	Incomp	leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	1	1610	1	1610								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	1610	1	1610								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/		1010		1010								
WHITE NON-HISPANIC (TOTAL)	1	1610	1	1610								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	1610	1	1610								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1	1610	1	1610								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	1	1610	1	1610								

INSTITUTION: 0000057510 - 3 AVIDBANK MSA/MD: 41884 - SAN FRANCISCO-SAN MATEO-REDWOOD CITY, CA

RACE AND GENDER 5/ 18/ 19/	Applic Receiv	ations red 20/		ans nated	Apps. App Not Ac	oroved But scepted	Applic Der	ations nied	Applica Withdi			osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	1000	1	1000								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	1000	1	1000								
RACE NOT AVAILABLE (TOTAL) 6/	1	2295	1	2295								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

MSA/MD: 41884 - SAN FRANCISCO-SAN MATEO-REDWOOD CITY, CA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applica Receive			ans nated	Apps. App Not Ac	proved But cepted	Applic Der		Applica Withdr			osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	1	1000	1	1000								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	1000	1	1000								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	2295	1	2295								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)	1	1000	1	1000								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	1000	1	1000								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1	1000	1	1000								
INCOME NOT AVAILABLE 6/	1	2295	1	2295								
TOTAL 14/	2	3295	2	3295								

INSTITUTION: 0000057510 - 3 AVIDBANK MSA/MD: 41884 - SAN FRANCISCO-SAN MATEO-REDWOOD CITY, CA

RACE AND GENDER 5/ 18/ 19/	Applica Receiv	ations ed 20/		ans inated	Apps. App Not Acc	roved But cepted	Applic Der		Applica Withdr			osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	1	1610	1	1610								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	1610	1	1610								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	1	2295	1	2295								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

MSA/MD: 41884 - SAN FRANCISCO-SAN MATEO-REDWOOD CITY, CA

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applic Receiv			ans nated	Apps. App Not Acc		Applic Der		Applica Withdr			osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	1	1610	1	1610								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	1610	1	1610								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	2295	1	2295								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	1	1610	1	1610								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	1610	1	1610								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1	1610	1	1610								
INCOME NOT AVAILABLE 6/	1	2295	1	2295								
TOTAL 14/	2	3905	2	3905								

OTHERS, INCLUDING HISPANIC

MSA/MD: 41884 - SAN FRANCISCO-SAN MATEO-REDWOOD CITY, CA

INCOME, RACE AND ETHNICITY		cations ived 20/		ans nated		proved But ecepted	Applic Der			ations drawn	Files Clo Incompl	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000'
.ESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
60-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC												

MINORITY STATUS 8/ WHITE NON-HISPANIC

OTHERS, INCLUDING HISPANIC

MSA/MD: 41884 - SAN FRANCISCO-SAN MATEO-REDWOOD CITY, CA

NCOME, RACE AND ETHNICITY (CONTINUED)		cations ved 20/		ans nated	Apps. App Not Acc		Applica Deni		Applio Witho	ations Irawn	Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
00-119% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR												
LATINO)												
ETHNICITY NOT AVAILABLE 6/												

MSA/MD: 41884 - SAN FRANCISCO-SAN MATEO-REDWOOD CITY, CA

NCOME, RACE AND ETHNICITY (CONTINUED)		cations ved 20/	Loa Origir		Apps. App Not Acc		Applica Deni		Applic Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
20% OR MORE OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)	1	1610	1	1610								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/	1	1610	1	1610								
MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC	1	1610	1	1610								
TOTAL 14/	1	1610	1	1610								

MSA/MD: 41884 - SAN FRANCISCO-SAN MATEO-REDWOOD CITY, CA

INCOME, RACE AND ETHNICITY	Applic Receiv		Loa Origin		Apps. App Not Acc		Applica Deni		Applica Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												

RACE 5/

AMERICAN INDIAN/ALASKA NATIVE

ASIAN

BLACK OR AFRICAN AMERICAN

NATIVE HAWAIIAN/OTHER PACIFIC ISLND

WHITE

2 OR MORE MINORITY RACES

JOINT (WHITE/MINORITY RACE)

RACE NOT AVAILABLE 6/

ETHNICITY 7/

HISPANIC OR LATINO

NOT HISPANIC OR LATINO

JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR

LATINO)

ETHNICITY NOT AVAILABLE 6/

MINORITY STATUS 8/

WHITE NON-HISPANIC

OTHERS, INCLUDING HISPANIC

50-79% OF MSA/MD MEDIAN

RACE 5/

AMERICAN INDIAN/ALASKA NATIVE

ASIAN

BLACK OR AFRICAN AMERICAN

NATIVE HAWAIIAN/OTHER PACIFIC ISLND

WHITE

2 OR MORE MINORITY RACES

JOINT (WHITE/MINORITY RACE)

RACE NOT AVAILABLE 6/

ETHNICITY 7/

HISPANIC OR LATINO

NOT HISPANIC OR LATINO

JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR

LATINO)

ETHNICITY NOT AVAILABLE 6/

MINORITY STATUS 8/

WHITE NON-HISPANIC

OTHERS, INCLUDING HISPANIC

INCOME, RACE AND ETHNICITY (CONTINUED)		ations red 20/	Loa Origir		Apps. App Not Acc		Applica Deni		Applica Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												

100-119% OF MSA/MD MEDIAN

WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC

RACE 5/

AMERICAN INDIAN/ALASKA NATIVE

ASIAN

BLACK OR AFRICAN AMERICAN

NATIVE HAWAIIAN/OTHER PACIFIC ISLND

WHITE

2 OR MORE MINORITY RACES

JOINT (WHITE/MINORITY RACE)

RACE NOT AVAILABLE 6/

ETHNICITY 7/

HISPANIC OR LATINO

NOT HISPANIC OR LATINO

JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR

LATINO)

ETHNICITY NOT AVAILABLE 6/

MINORITY STATUS 8/

WHITE NON-HISPANIC

OTHERS, INCLUDING HISPANIC

MSA/MD: 41884 - SAN FRANCISCO-SAN MATEO-REDWOOD CITY, CA

NCOME, RACE AND ETHNICITY (CONTINUED)		ations red 20/	Loa Origir		Apps. App Not Acc		Applica Deni		Applic Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	1000	1	1000								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	1000	1	1000								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	1	1000	1	1000								
TOTAL 14/	2	3295	2	3295								

MSA/MD: 41884 - SAN FRANCISCO-SAN MATEO-REDWOOD CITY, CA

INCOME, RACE AND ETHNICITY		cations ved 20/	Loa Origir		Apps. App Not Ac	oroved But cepted	Applica Den		Applic Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

INSTITUTION: 0000057510 - 3 AVIDBANK MSA/MD: 41884 - SAN FRANCISCO-SAN MATEO-REDWOOD CITY, CA

INCOME, RACE AND ETHNICITY (CONTINUED)	Applica Receive		Loai Origin		Apps. Appr Not Acc		Applicat Denie		Applica Withdr		Files Clos Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's

80-99% OF MSA/MD MEDIAN

RACE 5/

AMERICAN INDIAN/ALASKA NATIVE

ASIAN

BLACK OR AFRICAN AMERICAN

NATIVE HAWAIIAN/OTHER PACIFIC ISLND

WHITE

2 OR MORE MINORITY RACES

JOINT (WHITE/MINORITY RACE)

RACE NOT AVAILABLE 6/

ETHNICITY 7/

HISPANIC OR LATINO

NOT HISPANIC OR LATINO

JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR

LATINO)

ETHNICITY NOT AVAILABLE 6/

MINORITY STATUS 8/

WHITE NON-HISPANIC

OTHERS, INCLUDING HISPANIC

100-119% OF MSA/MD MEDIAN

RACE 5/

AMERICAN INDIAN/ALASKA NATIVE

ASIAN

BLACK OR AFRICAN AMERICAN

NATIVE HAWAIIAN/OTHER PACIFIC ISLND

WHITE

2 OR MORE MINORITY RACES

JOINT (WHITE/MINORITY RACE)

RACE NOT AVAILABLE 6/

ETHNICITY 7/

HISPANIC OR LATINO

NOT HISPANIC OR LATINO

JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR

LATINO)

ETHNICITY NOT AVAILABLE 6/

MINORITY STATUS 8/

WHITE NON-HISPANIC

OTHERS, INCLUDING HISPANIC

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2012

INSTITUTION: 0000057510 - 3 AVIDBANK

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NCOME, RACE AND ETHNICITY (CONTINUED)		ations red 20/	Loa Origir		Apps. App Not Acc		Applica Deni		Applic Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
20% OR MORE OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN												
BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	1610	1	1610								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	1610	1	1610								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	1	1610	1	1610								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	2	3905	2	3905								

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TYPE OF CENSUS TRACT 10/		lications eived 20/	Loai Origina		Apps. Ap Not A	proved But ccepted	Applica Deni		Applicat Withdra	tions awn	Files Clos Incomplet	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	1610	1	1610								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1	1610	1	1610								
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/12/13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	1610	1	1610								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
	1	1610	1	1610								
TOTAL 14/	1	1010	I	1010								

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TYPE OF CENSUS TRACT 10/		lications eived 20/	Loai Origina			proved But ecepted	Applica Deni		Applicat Withdra		Files Close Incomplete	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY												
10-19% MINORITY 20-49% MINORITY	2	3295	2	3295								
50-79% MINORITY	2	3293	2	3293								
80-100% MINORITY												
INCOME CHARACTERISTICS 12/13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	1	2295	1	2295								
UPPER INCOME	1	1000	1	1000								
INCOME & RACIAL/ETHNIC COMP 11/12/13/												
LOW INCOME LESS THAN 10% MINORITY 10-19% MINORITY 20-49% MINORITY 50-79% MINORITY 80-100% MINORITY												
MODERATE INCOME LESS THAN 10% MINORITY 10-19% MINORITY 20-49% MINORITY 50-79% MINORITY 80-100% MINORITY												
MIDDLE INCOME LESS THAN 10% MINORITY 10-19% MINORITY 20-49% MINORITY 50-79% MINORITY 80-100% MINORITY	1	2295	1	2295								
UPPER INCOME LESS THAN 10% MINORITY 10-19% MINORITY 20-49% MINORITY 50-79% MINORITY 80-100% MINORITY	1	1000	1	1000								
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	2	3295	2	3295								

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TYPE OF CENSUS TRACT 10/		lications eived 20/	Loai Origina		Apps. Ap Not A	proved But ccepted	Applica Deni		Applica Withdra		Files Clos Incomplet	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	2	3905	2	3905								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	2	3905	2	3905								
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/12/13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
MODERATE INCOME LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY 50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	2	3905	2	3905								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	2	3905	2	3905								
101/12 11/												

	15/		PERCENTAG	SE POINTS ABOV	E AVERAGE PRIM	IE OFFER RATE: C	ONLY INCLUDES I	OANS WITH APR A	ABOVE THE TH	HRESHOLD 16/	
BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA #	REPORTED - PRICING DATA #	1.50 - 1.99	2.00 - 2.49	2.50 - 2.99 #	3.00 - 3.99	4.00 - 4.99	5 OR MORE #	MEAN	MEDIAN	- HOEPA LOANS 17/ #
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE											
2 OR MORE MINORITY RACES		1						4	7.01	7.01	
JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/		1						1	7.91	7.91	
RACE NOT AVAILABLE 0/											
ETHNICITY 7/ HISPANIC OR LATINO											
NOT HISPANIC OR LATINO		1						1	7.91	7.91	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC		1						1	7.91	7.91	
NCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN 50-79% OF MSA/MD MEDIAN 80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN		1						1	7.91	7.91	
INCOME NOT AVAILABLE 6/		·						·			
GENDER 19/ MALE											
FEMALE											
JOINT (MALE/FEMALE)		1						1	7.91	7.91	
GENDER NOT AVAILABLE 6/											
ENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY											
10-19% MINORITY											
20-49% MINORITY		1						1	7.91	7.91	
50-79% MINORITY											
80-100% MINORITY											
NCOME CHARACTERISTICS 12/ 13/ LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME											
UPPER INCOME		1						1	7.91	7.91	

DODDOWED OD CENEUS TRACT	15/	DEDODIED	PERCENTAC	SE POINTS ABOV	E AVERAGE PRIM	IE OFFER RATE: C	NLY INCLUDES L	OANS WITH APR	ABOVE THE TH	IRESHOLD 16/	
BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA \$000's	REPORTED - PRICING DATA \$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/	MEDIAN 31/	HOEPA LOANS 17/ \$000's
ORROWER CHARACTERISTICS											
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE											
2 OR MORE MINORITY RACES		1000						1000	7.01	7.01	
JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/		1000						1000	7.91	7.91	
RACE NOT AVAILABLE 0/											
ETHNICITY 7/ HISPANIC OR LATINO											
NOT HISPANIC OR LATINO		1000						1000	7.91	7.91	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/ WHITE NON-HISPANIC											
OTHERS, INCLUDING HISPANIC		1000						1000	7.91	7.91	
NCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN 50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN INCOME NOT AVAILABLE 6/		1000						1000	7.91	7.91	
SENDER 19/ MALE											
FEMALE											
JOINT (MALE/FEMALE)		1000						1000	7.91	7.91	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY											
10-19% MINORITY											
20-49% MINORITY		1000						1000	7.91	7.91	
50-79% MINORITY									-	-	
80-100% MINORITY											
NCOME CHARACTERISTICS 12/ 13/ LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME											
UPPER INCOME		1000						1000	7.91	7.91	

MSA/MD: 41884 - SAN FRANCISCO-SAN MATEO-REDWOOD CITY, CA INSTITUTION: 0000057510 - 3 AVIDBANK HOME PURCHASE REFINANCE HOME IMPROVEMENT LOAN TYPE FIRST LIEN JUNIOR LIEN FIRST LIEN JUNIOR LIEN FIRST LIEN JUNIOR LIEN NO LIEN TOTAL APPLICATIONS 28/ CONVENTIONAL 2 FHA VA FSA/RHS LOANS ORIGINATED CONVENTIONAL 2 FHA VA FSA/RHS APPLICATIONS APPROVED BUT NOT ACCEPTED CONVENTIONAL FHA VA FSA/RHS APPLICATIONS DENIED CONVENTIONAL FHA VA FSA/RHS APPLICATIONS WITHDRAWN CONVENTIONAL FHA VA FSA/RHS FILES CLOSED FOR INCOMPLETENESS CONVENTIONAL FHA VA FSA/RHS

ISTITUTION: 0000057510 - 3 AVIDBANK				MS	SA/MD: 41884 - SAN FRANCISCO	SAN MATEO-REDV	OOD CITY, C
	HOME	PURCHASE	REFIN	IANCE	Н	OME IMPROVEMEN	Т
LOAN TYPE	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
		MEMO ITEM: SUBS	SET OF LOANS ORIGIN	IATED			
		PREAPPROVALS R	ESULTING IN ORIGINA	TIONS			
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
		L	DANS SOLD				
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

NA

NA

NA

NA

HOEPA LOAN 17/

NOT HOEPA LOAN

NA

NA

MSA/MD: 41884 - SAN FRANCISCO-SAN MATEO-REDWOOD CITY, CA INSTITUTION: 0000057510 - 3 AVIDBANK HOME PURCHASE REFINANCE HOME IMPROVEMENT PRICING INFORMATION FIRST LIEN JUNIOR LIEN FIRST LIEN JUNIOR LIEN FIRST LIEN JUNIOR LIEN NO LIEN 1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES) INCIDENCE OF PRICING NO PRICING REPORTED 15/ NA PRICING REPORTED NA MEAN (POINTS ABOVE AVERAGE PRIME OFFER 7.91 NA RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/) MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER 7.91 NA RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/) **HOEPA STATUS** HOEPA LOAN 17/ NA NA NA NOT HOEPA LOAN NA NA NA MANUFACTURED HOME OWNER OCCUPIED DWELLINGS INCIDENCE OF PRICING NO PRICING REPORTED 15/ NA PRICING REPORTED NA MEAN (POINTS ABOVE AVERAGE PRIME OFFER NA RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/) MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER NA RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/) **HOEPA STATUS**